



United States Department of Agriculture

Rural Development

December 3, 2021

Account: 54942

Customer Service  
Center

PO Box 66889  
St. Louis MO 63166

Voice 800.414.1226  
TDD/TTY  
800.438.1832  
Fax 314.457.4431

RAMONA ROBLES LUGO  
ALT DE BUCABARONES  
3R43 CALLE 40  
TOA ALTA, PR 00953-4707

Dear Ramona Robles Lugo;

Thank you for your inquiry regarding the amount of subsidy received on the loan. The loan originated between October 1, 1979 and December 31, 1989. During this period, subsidy and Principal Reduction Attributable to Subsidy (PRAS) accrued on the loan. Over the life of the loan, you received payment subsidy and PRAS in the total amount of \$50,298.02 to date. Enclosed is a chart showing the breakdown of subsidy and PRAS received for the life of your loan from December 1988 through February 2017 for your information.

Subsidy and PRAS is subject to recapture must be repaid whenever the borrower ceases to occupy the property or transfer title. Please refer to the Subsidy Repayment Agreement, which states subsidy and PRAS received over the life of the loan are repayable to the government.

Subsidy is the amount of interest credit, payment assistance or deferred mortgage assistance received over the life of the loan. PRAS is the difference between the amount of principal paid at the reduced interest rate and the amount that would have been paid at the note rate. Subsidy was intended to reduce interest only, and not principal. This method of reducing interest was discontinued in 1990.

PRAS did not accrue on the following loans:

- Loans originated before October 1, 1979 received interest credit but are not subject to recapture.
- Loans originated after January 1, 1990 received only payment assistance.

For further assistance, please write to us at the address listed below:

**United States Department of Agriculture  
Rural Development  
Customer Advocacy Branch  
PO Box 66889  
St. Louis, MO 63166**

(Account: ; 4942)

You may also contact us by phone at the numbers listed below.

**Past Due Account**

Call 1-800-793-8861 Monday through Thursday from 7:00 a.m. to 6:00 p.m., and Friday from 7:00 a.m. to 5:30 p.m., Central Time to speak with a Counselor for options to bring our account current.

**All Other Inquiries**

Call 1-800-414-1226 or TDD/TTY 1-800-438-1832 to discuss your account with a Service Representative, Monday through Friday from 7:00 a.m. to 5:00 p.m. Central Time, to speak with a Customer Service Representative.

With a touch-tone telephone, the Interactive Voice Response Unit (IVR) can provide automated confidential account information, seven days per week, outside of normal business hours. Please refer to your account number when you contact us.

Sincerely,  
*Andrew Housewright*  
Customer Advocacy Branch  
Servicing Office

Subsidy Received on Account : 4942

Dates	Amount of Subsidy Received	Customer Payment
12/20/1988 – 12/21/1990	\$216.00 x 22 months = \$4,752.00	\$109.00
12/21/1990 – 12/20/1997	\$203.00 x 85 months = \$17,255.00	\$122.00
01/20/1998 – 12/20/1999	\$203.71 x 24 months = \$4,889.04	\$121.29
01/20/2000 – 12/20/2005	\$203.27 x 70 months = \$14,228.90	\$121.73
01/20/2006 – 07/20/2007	\$163.13 x 6 months = \$978.78	\$161.87
08/20/2007 – 03/20/2008	\$203.76 x 4 months = \$815.04	\$121.24
04/20/2008 – 03/20/2010	\$81.65 x 24 months = \$1,959.60	\$199.15
04/20/2010 – 10/20/2010	\$43.46 x 7 months = \$304.22	\$237.34
11/20/2010 – 02/19/2017	\$108.18 x 38 months = \$4,110.84	\$172.62
<hr/>		
Total amount Subject to Recapture	\$49,293.42	
Total amount Subject to PRAS:	\$1,004.60	
<hr/>		
Total Subsidy and PRAS Received:	\$50,298.02	

FMP1CICS FMP1 FHIT5 FBST IT5 FBST

**RHCDS/SUBSIDY DATA**

650 12/03/2021 6:53:32 AM ET PFSP282

Acct Nbr 4942 MI P Pri SSN 584980695 RAMONA ROBLES LUGO

**Assistance Eligibility**

Pmt Assist Eligible (Y/N) YES

Defer Mort Eligible (Y/N/C) NO

Pmt Assist Method # (N/1/2/3) METHOD 3

Subsidy Recapture (N/D/S) SUBJECT TO RECAP

**Program/Moratorium Status**

Program Borrower PRG

Under Moratorium NO

Effective 00/00/00

Expire 00/00/00

**Agreement Dates/Subsidy Amounts**

Effective	Expires	Pmt Type	Pmt Assist	Defer Mort
12/20/16	06/19/18	MONTHLY	108.18	0.00
06/20/18	12/19/18	MONTHLY	108.18	0.00
12/20/18	12/19/20	MONTHLY	108.18	0.00
12/20/20	12/19/22	MONTHLY	108.18	0.00
00/00/00	00/00/00		0.00	0.00

**Paid-To Dates**

Int Pd-To 01/20/17

Pmt Assist 01/20/17

Audit Popup N

**Assistance Financial History**

Admin Adjust Rsn 0

**Interest****Principal**

Program	Yr To Date	Ln To Date	Yr To Date	Ln To Date
Payment Assistance	196.58	6354.88	19.78	19.78
Defer Mort Assist	0.00	0.00	0.00	0.00
Pre 1/90 Pmt Asst		0.00		0.00

**Other Information**

Ovrd 0 Reamort: 1st Pmt Dt 04/20/08 Prior P&I 325.00 For Int 0.00

Message:

OK INQUIRY ONLY

Account #: 4942  
Name: Ramona Robles Lugo  
P&I: \$325.00  
Pre 1990 Subsidy: \$4,752.00

Orig PB: \$41,010.00  
Int. Rate: 9.000%

From	To	# of Months	Cust Pmt Calculated	Subsidy Calculated	Total
12/20/1988	12/21/1990	22	\$109.00	\$216.00	\$4,752.00
				Total Subsidy Calculated	\$4,752.00
			Difference between System and Subsidy Calculated		\$0.00

Post 1990 Subsidy: \$38,166.76

From	To	# of Months	Subsidy Received	Total
12/21/1990	12/20/1997	85	\$203.00	\$17,255.00
1/20/1998	12/20/1999	24	\$203.71	\$4,889.04
1/20/2000	12/20/2005	70	\$203.27	\$14,228.90
1/20/2006	7/20/2007	6	\$163.13	\$978.78
8/20/2007	3/20/2008	4	\$203.76	\$815.04
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
			Total Subsidy Calculated	\$38,166.76
	Difference between System and Subsidy Calculated			\$0.00

Account #:	1942
Name:	Ramona kobles Lugo
P&I:	\$280.80
Pre 1990 Subsidy:	

[illegible]**Post 1990 Subsidy: \$6,374.66**

From	To	# of Months	Subsidy Received	Total
4/20/2008	3/20/2010	24	\$81.65	\$1,959.60
4/20/2010	10/20/2010	7	\$43.46	\$304.22
11/20/2010	2/19/2017	38	\$108.18	\$4,110.84
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
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				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
			Total Subsidy Calculated	\$6,374.66
	Difference between System and Subsidy Calculated			\$0.00



United States Department of Agriculture

Rural Development

December 3, 2021

Account

4955

Customer Service  
Center

PO Box 66889  
St. Louis MO 63166

Voice 800.414.1226

TDD/TTY

800.438.1832

Fax 314.457.4431

RAMONA ROBLES LUGO  
ALT DE BUCABARONES  
3R43 CALLE 40  
TOA ALTA, PR 00953-4707

Dear Ramona Robles Lugo;

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Subsidy and PRAS is subject to recapture must be repaid whenever the borrower ceases to occupy the property or transfer title. Please refer to the Subsidy Repayment Agreement, which states subsidy and PRAS received over the life of the loan are repayable to the government.

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- Loans originated after January 1, 1990 received only payment assistance.

For further assistance, please write to us at the address listed below:

**United States Department of Agriculture  
Rural Development  
Customer Advocacy Branch  
PO Box 66889  
St. Louis, MO 63166**

(Account: # 4955)

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**Past Due Account**

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Sincerely,  
*Andrew Housewright*  
Customer Advocacy Branch  
Servicing Office



Subsidy Received on Account 1955

Dates	Amount of Subsidy Received	Customer Payment
12/20/1988 – 12/21/1990	\$13.64 x 22 months = \$286.44	\$7.36
12/21/1990 – 12/21/1990	\$13.56 x 1 month = \$13.56	\$7.44
12/21/1990 – 12/20/1997	\$13.00 x 85 months = \$1,105.00	\$8.00
01/20/1998 – 12/20/1999	\$13.16 x 23 months = \$302.68	\$7.84
01/20/2000 – 12/20/2005	\$13.14 x 70 months = \$919.80	\$7.86
01/20/2006 – 07/20/2007	\$10.54 x 6 months = \$63.74	\$10.46
08/20/2007 – 08/20/2007	\$13.19 x 1 month = \$13.19	\$7.81
09/20/2007 – 03/20/2008	\$13.18 x 3 months = \$39.54	\$7.82
04/20/2008 – 03/20/2010	\$4.76 x 24 months = \$114.24	\$11.60
04/20/2010 – 10/20/2010	\$2.53 x 7 months = \$17.71	\$13.83
11/20/2010 – 12/19/2016	\$6.30 x 36 months = \$226.80	\$10.06
<hr/>		
Total amount Subject to Recapture	\$3,102.20	
Total amount Subject to PRAS:	\$37.92	
<hr/>		
<b>Total Subsidy and PRAS Received:</b>	<b>\$3,140.12</b>	

FMP1CICS FMP1 FHIT5 FBST IT5 FBST

## RHCD/SUBSIDY DATA

650 12/03/2021 6:55:54 AM ET PFSP282

Acct Nbr 4955 MI s Pri SSN 584980695 RAMONA ROBLES LUGO

## Assistance Eligibility

Pmt Assist Eligible (Y/N) YES

Defer Mort Eligible (Y/N/C) NO

Pmt Assist Method # (N/1/2/3) METHOD 3

Subsidy Recapture (N/D/S) SUBJECT TO RECAP

Program/Moratorium  
Status

Program Borrower PRG

Under Moratorium NO

Effective 00/00/00

Expire 00/00/00

## Agreement Dates/Subsidy Amounts

Effective	Expires	Pmt Type	Pmt Assist	Defer Mort
12/20/16	12/19/17	MONTHLY	6.30	0.00
06/20/18	12/19/18	MONTHLY	6.30	0.00
12/20/18	12/19/20	MONTHLY	6.30	0.00
12/20/20	12/19/22	MONTHLY	6.30	0.00
00/00/00	00/00/00		0.00	0.00

## Paid-To Dates

Int Pd-To 11/20/16

Pmt Assist 10/20/13

Audit Popup N

## Assistance Financial History

Admin Adjust Rsn 0

## Interest

## Principal

Program	Yr To Date	Ln To Date	Yr To Date	Ln To Date
Payment Assistance	0.00	358.75	0.00	0.00
Defer Mort Assist	0.00	0.00	0.00	0.00
Pre 1/90 Pmt Asst		0.00		0.00

## Other Information

Ovrd 0 Reamort: 1st Pmt Dt 04/20/08 Prior P&I 21.00 For Int 0.00

Message:

OK INQUIRY ONLY

<b>Account #:</b>	<b>4955</b>
<b>Name:</b>	<b>Ramona Robles Lugo</b>
<b>P&amp;I:</b>	<b>\$21.00</b>
<b>Pre 1990 Subsidy:</b>	<b>\$300.00</b>

Orig PB:	\$2,510.00
Int. Rate:	9.500%

<b>From</b>	<b>To</b>	<b># of Months</b>	<b>Cust Pmt Calculated</b>	<b>Subsidy Calculated</b>	<b>Total</b>
12/20/1988	12/20/1990	21	\$7.36	\$13.64	\$286.44
12/20/1990	12/21/1990	1	\$7.44	\$13.56	\$13.56
				Total Subsidy Calculated	\$300.00
			Difference between System and Subsidy Calculated		\$0.00

**Post 1990 Subsidy: \$2,443.45**

<b>From</b>	<b>To</b>	<b># of Months</b>	<b>Subsidy Received</b>	<b>Total</b>
12/21/1990	12/20/1997	85	\$13.00	\$1,105.00
1/20/1998	12/20/1999	23	\$13.16	\$302.68
1/20/2000	12/20/2005	70	\$13.14	\$919.80
1/20/2006	7/20/2007	6	\$10.54	\$63.24
8/20/2007	8/20/2007	1	\$13.19	\$13.19
9/20/2007	3/20/2008	3	\$13.18	\$39.54
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
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				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
			Total Subsidy Calculated	\$2,443.45
			Difference between System and Subsidy Calculated	\$0.00

Account #:	4955
Name:	Ramona Kobles Lugo
P&I:	\$16.36
Pre 1990 Subsidy:	

[illegible]**Post 1990 Subsidy: \$358.75**

<b>From</b>	<b>To</b>	<b># of Months</b>	<b>Subsidy Received</b>	<b>Total</b>
4/20/2008	3/20/2010	24	\$4.76	\$114.24
4/20/2010	10/20/2010	7	\$2.53	\$17.71
11/20/2010	12/19/2016	36	\$6.30	\$226.80
				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
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				\$0.00
				\$0.00
				\$0.00
				\$0.00
				\$0.00
			Total Subsidy Calculated	\$358.75
	Difference between System and Subsidy Calculated			\$0.00